

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20-12742-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joyce L Marks  
fka Joyce L Cossaboon  
108 Dandelion Road  
Millville, NJ 08332

Social Security No.:  
xxx-xx-4177

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 24, 2020.

On May 20, 2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: June 23, 2021  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 20, 2021  
JAN: eag

Jeanne Naughton  
Clerk

In re:  
Joyce L Marks  
Debtor

Case No. 20-12742-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 20, 2021

User: admin  
Form ID: 185

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:

Recip ID	Recipient Name and Address
db	+ Joyce L Marks, 108 Dandelion Road, Millville, NJ 08332-5407
r	+ Andrea Oswald, Keller Williams Cumberland County, 1103 S Delsea Dr, Vineland, NJ 08360-6263
518719495	+ Bank of America, PO Box 15284, Wilmington, DE 19850-5284
518776497	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518719497	+ Central Florida Investments, 2801 Old Winter Rd, Ocoee, FL 34761-2965
518719498	+ Global Client Solutions LLC, 4343 S. 118th E. Ave, Suite 220, Tulsa, OK 74146-4402
518772388	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518719500	+ Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
518719502	+ Phillips & Cohen, 1004 Justison Street, Wilmington, DE 19801-5148
518737269	+ Quicken Loans Inc., Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518767633	+ SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518719504	+ Transworld Systems, PO Box 15095, Wilmington, DE 19850-5095
518719505	+ Wells Fargo, POB 5265, Sioux Falls, SD 57117-5265
518782322	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO BOX 130000, Raleigh, NC 27605-1000

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 20 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518719494	+ Email/Text: legal@arsnational.com	May 20 2021 21:23:00	ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046
518719496	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 20 2021 21:23:00	Boscov's, PO Box 183003, Columbus, OH 43218-3003
518719499	+ Email/Text: PBNCNotifications@peritussservices.com	May 20 2021 21:23:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518719501	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2021 21:24:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
518800100	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2021 21:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518807915	Email/Text: bnc-quantum@quantum3group.com	May 20 2021 21:24:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518719503	+ Email/Text: bankruptcyteam@quickenloans.com	May 20 2021 21:24:00	Quicken Loan, 1050 Woodward Ave, Detroit, MI 48226-3573
518760133	+ Email/Text: bankruptcyteam@quickenloans.com	May 20 2021 21:24:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518720393	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-1

User: admin

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Date Rcvd: May 20, 2021

Form ID: 185

Total Noticed: 26

May 20 2021 21:44:28

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

518806094 + Email/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM

May 20 2021 21:46:46

Verizon, by American InfoSource as agent, 4515  
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkggroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Terry Tucker	on behalf of Debtor Joyce L Marks terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5